

Benefits Summary

Short-term and No Salary Visiting Faculty

Effective January 1, 2010

The following is a summary of employee benefits based on full-time employment. Your visa status must require you to obtain healthcare coverage in order for you to be eligible to purchase HMO and dental coverage. Coverage will begin no later than the first day of the month after 28 days of employment have been completed. If your visa status requires first day coverage, please contact (513) 556-6381. You may purchase medical and dental coverage for yourself and your eligible family members*. For detailed information and interpretation of any benefits, refer to the appropriate policy and procedure, collective bargaining agreement, or contact the Human Resources Department at 513-556-6381.



BENEFIT	OPTIONS	DESCRIPTION	PRE-TAX or AFTER TAX	CONTRIBUTIONS and/or DEDUCTIONS
Retirement	State Teachers Retirement System (STRS) (Visiting Faculty - i.e. Visiting Professor, Visiting Research, etc.)	This plan offers you a choice of a Defined Benefit plan, Defined Contribution plan, and a Combined Plan. STRS replaces Social Security (SS), therefore no contributions are made to the Old Age, Survivors and Disability program under SS. You and the University will each contribute 1.45% of your income to Medicare. In the event of death, survivorship benefits may be available to your dependents. Should you separate from UC, you may request a refund or roll-over of your accumulated contributions.	Pre-tax	Your contribution is 10.0% of your pre-tax earnings.
	Ohio Public Employees Retirement System (OPERS) (including those with the titles of Visiting Artist, Visiting Assistant Librarian, Visiting Scholar, or Visiting Scientist)	This plan offers you a choice of a Defined Benefit plan, Defined Contribution plan, and a Combined plan. OPERS replaces Social Security (SS), therefore no contributions are made to the Old Age, Survivors and Disability program under SS. You and the University will each contribute 1.45% of your income for Medicare. In the event of death, survivorship benefits may be available to your dependents. Should you separate from UC, you may request a refund or roll-over of your accumulated contributions.	Pre-tax	Your contribution is 10.0% of your pre-tax earnings.



BENEFIT	OPTIONS	DESCRIPTION	PRE-TAX or AFTER TAX	CONTRIBUTIONS and/or DEDUCTIONS
	Ohio Alternative Retirement Plan (ARP) (100% FTE required)	This plan is what is known as a Defined Contribution plan. Your retirement benefit is based on your account balance. ARP replaces Social Security (SS), therefore no contributions are made to the Old Age, Survivors and Disability program under SS. You and the university will each contribute 1.45% of your income to Medicare. You are considered vested immediately upon enrolling in the ARP. In the event of death, survivorship benefits would be your account balance. Should you separate from UC, you may request a refund or roll-over of your accumulated contributions after one year.	Pre-tax	FACULTY -Your contribution is 10.0% of your pre-tax earnings. LIBRARIANS - Your contribution is 10% of your pre-tax earnings.
	“No salary” visiting faculty do not contribute to a retirement plan.	Since “no salary” visiting faculty are not paid by the university, there are not any monies from which to deduct a retirement plan contribution.	N/A	No contribution to a retirement plan.
Medical – See Important eligibility information above	No coverage	You may select to waive coverage, if you are covered through another medical plan. If you select this option, you will receive benefit credits to use on other benefits or take home in your paycheck.	N/A	N/A



BENEFIT	OPTIONS	DESCRIPTION	PRE-TAX or AFTER TAX	CONTRIBUTIONS and/or DEDUCTIONS
	HMO	This plan is known as a Health Maintenance Organization (HMO). The HMO contracts with specific physicians and facilities to provide medical services. In order to receive benefits you must use a network provider (the only exception is a life-threatening emergency or accidental injury). An open access HMO is designed to give you more freedom than most HMOs. You may utilize any network provider - without a referral. To receive benefits you must stay in the network of providers and abide by the plan parameters. The prescription plan utilizes a formulary or list of covered drugs. To obtain information on network providers and the drug formulary, log on to www.humana.com .	After	You may purchase this coverage for yourself and your eligible family members.
	No coverage	You may select to waive coverage. If you select this option, you will receive benefit credits to use on other benefits or take home in your paycheck.	After	N/A
Dental See Important eligibility information above	Basic	You may utilize any dental care provider you choose. The plan has an annual deductible, once this is reached you share in the costs of eligible expenses. This plan does not offer orthodontia coverage. You have the option of choosing network and/or non-network providers. If you utilize non-network providers, you will share more of the costs of your dental expenses. To obtain information on network providers, log on to www.humana.com .	After	You may purchase this coverage for yourself and your eligible family members.



BENEFIT	OPTIONS	DESCRIPTION	PRE-TAX or AFTER TAX	CONTRIBUTIONS and/or DEDUCTIONS
Sick Time		Short Term employees accrue sick time at the rate of 1.25 days/month for each month worked (15 days/year). Upon separation from employment with UC, you will not be paid for any unused sick days (however, if you are going to another state institution these days may be transferable).	N/A	N/A
Domestic Partner Benefits	Sick Time and Campus Recreation Center Membership	Both same and opposite sex domestic partners are eligible if each are eighteen years of age or older; residing together; sharing the same permanent residence, with the intent to continue doing so indefinitely; are not related by blood closer than would otherwise prohibit legal marriage; are not married to anyone; and are jointly financially responsible for basic living expenses.	After	You pay the full cost of the discounted Campus Recreation Center Membership.

* Eligible dependents are the following:

- Your spouse or domestic partner
- Your unmarried dependent child(ren) under the age of 19
- Your unmarried dependent child(ren), age 19 to 23, who is a full-time student and your IRS dependent
- A child dependent under IRS rules who became disabled by mental retardation or physical handicap before age 19 or before coverage would normally end.



This page provides an overview of the many and varied benefits available to UC employees. UC strives to provide a competitive benefits package and a rewarding work environment. The total benefits and compensation received by UC employees ranks favorably with many other large employers. This is just one way of showing how much we appreciate your hard work.

<p>RETIREMENT/INSURANCE: OPERS STRS Alternative Retirement Programs [ARP] 403(b) Tax Deferred Opportunities 457 Tax Deferred Opportunities Medical and Dental coverage Cafeteria Benefits Plan providing Pre-Tax Savings Unemployment Insurance</p> <p>EDUCATION: UC Libraries</p>	<p>FINANCIAL: CINCO Federal Credit Union Payroll Direct Deposit [net plus five deductions] Payroll Deduction for U.S. Savings Bond Purchase Payroll Deduction for Parking [Pre-Tax] Bearcat Campus Card Rowe Loan Discounts on Entertainment, Activities, and Services Free Remote Access Internet Modem Pool Automated Teller Machines Credit for Military Service UC Bookstore 15% Discount 10 Paid Holidays</p> <p>WELLNESS SERVICES: Employee Assistance Program [REACH] UC Wellness Center</p>	<p>SPECIAL SERVICES/PROGRAMS: Benefits Fair Service Awards Motorist Assistance Program Campus Shuttle Service Personalized Benefits Counseling Retirement/Financial Planning Seminars Campus Recreation Center Discount Intramural Sports/Recreation Teams Bearcat Fitness Trail Leave of Absences Leave Donation Program College Conservatory of Music Entertainment Nightwalk Escort Program Campus Post Office UC Women’s Center Development and Training Opportunities UC Child Care Center OhioLink UC*Metro Program</p>
--	---	--

For additional information visit our web site at <http://www.hr.uc.edu/working>.